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NATIONAL UNITY

BY

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AN ADDRESS DELIVERED
AT THE
NINTH ANNUAL CONVENTION
OF
THE HOME LIFE AGENCY ASSOCIATION
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To [illegible]
The White House.

NATIONAL UNITY.

At the annual meetings of your Association, it has been my privilege for many years to address you, and you have been kind enough to request me to continue that practice. It has not been my habit to speak upon technical life insurance subjects because those naturally take up the greater part of your time in your other sessions, but it has seemed fitting to me at each of these annual gatherings, where we have representation from all parts of the country, to discuss some question of broad and general interest bearing upon our attitude and conduct in our relations with our fellow-men.

Possibly no body of men comes in closer touch with the American people than the Life Insurance representatives in the field, and that contact reaches out to men of every locality and of every station in life. What can be then of greater importance than that these representatives should thoroughly understand the underlying principles of our national life and appreciate what is needed to promote the nation's best welfare? These principles may be elementary and even self-evident, but how often do we forget the importance of simple truths in the maze of sophistry which is spread out to ensnare us by wily vendors of false panaceas for the cure of all national ills.

The heat of the recent campaign is past. The nation has recorded its decision. Therefore, we may now as loyal citizens dispassionately discuss, in terms of perfect frankness, present national tendencies and problems, without running any risk of being misunderstood or misinterpreted.

Every man of serious mind and every student of the world's progress must realize that there are disquieting elements in the present situation and that to guide our nation in attaining and retaining its proper position in the world, we need now as never before far-sighted wisdom and clear judgment.

Our country is a federation of sovereign States working together for the good of the whole body politic, united for mutual aid in the furtherance of the common good; a federation formed to overcome the centrifugal and disintegrating forces of self-interest and to promote unity and co-ordination. The bonds which hold us together at times seem to tighten and again to relax but *harmony* is the *basis* of our *national system.*

"Classes are unknown in the land." That is our boast, but the fact is that, in the growth of national unity one of the worst obstacles is the existence of classes, or groups, if that word is preferred, and the disputes between them. The very rich and very poor, the educated and uneducated, the employers and employed, these are some of the classes which exist and always will exist. These distinctions are necessary in our complex life, but the aim of American democracy is that there shall be nothing in our system which makes it impossible

for any individual to move freely from one class to another. We aim to prevent, as far as possible, individual retrogression and to place personal advancement within the reach of everyone on a basis of individual merit and accomplishment. In this sense "classes" rigidly and permanently established do not exist. Every day we hear of men who, by reason of individual worth, have risen in the social scale and we also hear of others who have fallen to a lower estate. The American idea is that this movement of the individual from one class to another shall be absolutely unrestricted. That is what is meant by "freedom" and "equality." Any statute of the State and any regulation of any "class organization" which hampers the individual in the exercise of thrift, industry and persistency or compels him to curtail his hours of labor or lose his personal freedom to work, may be good for the class as a whole, but is un-American and acts as a brake upon individual freedom. It is equally improper, in the absence of a voluntary contract arrangement, to compel the individual to work against his will.

This general subject has been so prominently before us of late that a rehearsal of recent events is not necessary, but if we analyze carefully these conflicts between the various "classes" we find that the fundamental cause of difference is that the interest of the "class" is placed ahead of everything else, and individual freedom and the common welfare are subordinated. If, in these conflicts, the old-fashioned ideas of our forefathers (the ideas of individual freedom, of mutual concession and of united effort for the nation's welfare) could be

substituted for the modern tendency toward placing the "*class*" above the *man* and the "*class*" above the *nation*, great progress would be made out of our difficulties. Organizations we should not discourage, but every class leader should recognize that the body that he represents is, and must be, subordinate to the greatest of all organizations, the "nation." We must have union and harmony between these groups. This can only be obtained if paramount to all class interests we keep ever before us the true American ideal, the achievement of the greatest good for all.

Another factor inimical to national unity is the clash of local interests. In a country covering such vast territory, the interests of its various sections are naturally diverse. Rivalry and competition between these sections are unavoidable, but when local pride and local selfish interest overshadow national pride and national interest then American unity is in peril. A most striking example of this feeling is provided in the continued agitation of the question of compulsory local investment of Life Insurance funds. In the discussion of this question with a very high officer of one of our States when the statement was made that Railroad Investments benefit all sections of the country, he frankly stated to me that his commonwealth did not care anything about the development of the railroads; that his State was not dependent upon Interstate transportation facilities; and that what it wanted and would insist upon were local investments in real estate loans, city, town and state bonds, or other securities which were *absolutely* and *unequivocally local* in their character. This is an example of local

spirit raised to its highest degree. Then again, our method of electing representatives at Washington from the various sections of the country and the provision that those representatives shall be residents of the section in which they are elected creates in our Federal Legislative bodies a condition which makes it extremely difficult to secure from those bodies legislation on broad national lines. A Congressman, to be re-elected, must satisfy his local constituents, and much of our unwise legislation is a natural sequence of this method of choice.

Then again, it is difficult for the different sections of the country to understand each other. The view of the farmer of the West and the banker of the East, of the manufacturer of New England and of the importer of New York is in each case naturally based primarily upon his own selfish requirements, especially when the question of taxation or some other matter affecting his local interest comes up for consideration at Washington, and the unscrupulous politician has naturally done all he can to encourage a sentiment of sectional rivalry and jealousy. The East has only a superficial knowledge of the ideas of the West and South, and these latter localities, except in the most general way, are not informed as to the methods and ideas which prevail in the financial centres of the East. In the consideration of any broad national policy, we see these sections arrayed, each against the other, on strictly geographical lines. If a tax is to be imposed, each tries to throw the burden upon the other. If a national improvement is to be made, each demands that his section shall have the lion's share. If the question of our national attitude in foreign relations is be-

fore Congress, enthusiasm cannot be aroused unless local advantages can be shown. We have but to study the debates and votes on the tariff, on national preparedness, on national improvements, on the income tax, on the Mexican question, on foreign relations, on railroad regulation, to see that the above exhibition of self-interest is so universal that it hardly needs to be stated. Is it to be wondered that we often feel that in consequence our national unity is in danger?

It is a very simple matter to state conditions which we know exist; it is a very difficult matter to offer a proper solution. The contest between the various classes and the rivalry between the various sections to which we have referred is exactly similar to the old dispute between the members of the body, described by St. Paul. The head, the foot, the hand, the eye and the ear entered into the same struggle under motives of self-interest which we see existing between the different States and between the different groups of our society, and the situation cannot be more tersely summed up than in the statement in the Epistle that "whether one member suffer, all the members suffer with it, or one member be honored, all the members rejoice with it." There can be no segregation even in thought of the various States and of the various groups without a serious loss to the whole body, and there must be closer mutual acquaintance and knowledge and a finer spirit of concession between these warring factors, if we are to maintain the delicate equilibrium of our national federation. Possibly one great difficulty in bringing about such a basis of coalition is that, under our national government, the ordinary citizen is not

made to feel in the slightest degree that he owes anything to his country. He does not know that he contributes in any way to the federal expense; he is relieved as far as possible of all of the burdens of direct taxation; he is called upon for little service of a civil character and no military service. In short, he finds himself the happy recipient of the nation's favors and protection without giving any proper return. In consequence of this, as is apt to be the case, he has no enthusiasm over the dispenser of such bounties; he feels no sense of obligation and little sense of patriotic loyalty. When a crisis arises, it has always been found, up to the present time, that the American nation is full of loyalty and full of patriotism. The sentiment is there but cannot express itself properly and effectively because it has no instruments with which to work. Often this or that remedy is suggested to correct the evils of which we are speaking, but these remedies most frequently apply only to some specific trouble. We must look to the basic principles if we wish to carry out the real promise of our forefathers. In an address recently delivered in this city by a speaker from Chicago, the subject was tersely presented in the following language: "No great nation can be a mere collection of persons born or living within certain geographical limits. A great nation must be a social unit, moved consciously or unconsciously by common motives and by an instinctive loyalty to common ideals. Nationality is a spiritual and psychic rather than a physical fact." We associate the words spirituality and soul with purely religious discussions, but it is no exaggeration, nor is it an impractical suggestion, to state that the only basis of true national unity must be a *unified national soul.* An ex-

ample beyond parallel has been recently offered in the European War, where we have found a nation, often misunderstood by Anglo-Saxons, pre-eminent in its intellectuality, mercurial in its temperament, solidified under the present pressure to a nation with a single soul. Nothing else can explain the courage, the persistency, the cheerfulness and the patience of the French nation under suffering. It is something of this sort which the American nation must cultivate and which the American nation must possess if we are to have real national unity. Materialism runs rife in a young and prosperous nation and our isolation from the present conflict has increased that tendency. It is well for us, in our serious moments, to keep ever before us the higher philosophy, the higher ideal, for "what shall it profit a man," or a nation, "if he gain the whole world and lose his own soul?"

President.

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